

United States Bankruptcy Court
Eastern District of New YorkIn re:
Yvonne A. Hannam
DebtorCase No. 19-41412-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 22

Date Rcvd: Jun 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019.

db Yvonne A. Hannam, 53 Margaret St, Staten Island, NY 10308-2256
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3739
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9493293 Comenitybank/New York, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43081
9493297 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster & Garbus, LLP, 60 Vanderbilt Motor Pkwy,
Commack, NY 11725-5710)
9493301 Selip & Stylianou, 199 Crossways Park Dr, Woodbury, NY 11797-2016
9493303 Sharinn & Lipshie, PC, 200 Garden City Plz Ste 506, Garden City, NY 11530-3341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jun 18 2019 18:43:56
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Jun 18 2019 18:43:20
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9493289 EDI: AMEREXPR.COM Jun 18 2019 22:33:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
El Paso, TX 79998-1540
9493290 EDI: AMEREXPR.COM Jun 18 2019 22:33:00 Amex, PO Box 981537, El Paso, TX 79998-1537
9493291 EDI: CAPITALONE.COM Jun 18 2019 22:33:00 Capital One, Attn: Bankruptcy, PO Box 30285,
Salt Lake City, UT 84130-0285
9493292 EDI: CAPITALONE.COM Jun 18 2019 22:33:00 Capital One Bank USA N, PO Box 30281,
Salt Lake City, UT 84130-0281
9493294 EDI: WFNNB.COM Jun 18 2019 22:33:00 Comenitybank/Ny&Co, PO Box 182789,
Columbus, OH 43218-2789
9493295 EDI: DISCOVER.COM Jun 18 2019 22:33:00 Discover Fin Svcs LLC, PO Box 15316,
Wilmington, DE 19850-5316
9493296 EDI: DISCOVER.COM Jun 18 2019 22:33:00 Discover Financial, PO Box 3025,
New Albany, OH 43054-3025
9493300 E-mail/Text: bankruptcynotice@nymcu.org Jun 18 2019 18:43:30 Municipal Credit Union,
185 Montague St, Brooklyn, NY 11201-3600
9493299 E-mail/Text: bankruptcynotice@nymcu.org Jun 18 2019 18:43:30 Municipal Credit Union,
PO Box 3205, New York, NY 10007
9493304 EDI: RMSC.COM Jun 18 2019 22:33:00 Synchb/Care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469
9493305 EDI: RMSC.COM Jun 18 2019 22:33:00 Synchb/Home Design Furn, C/o, PO Box 965036,
Orlando, FL 32896-5036
9493306 EDI: RMSC.COM Jun 18 2019 22:33:00 Synchb/Home Design SE, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
9493307 EDI: RMSC.COM Jun 18 2019 22:33:00 Synchro Bank/Care Credit, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9493302* Selip & Stylianou, LLP, 199 Crossways Park Dr, Woodbury, NY 11797-2016
9493298 ##Mel S Harris & Associates, LLC, 5 Hanover Sq Fl 8, New York, NY 10004-2752

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2019

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com; mcorwin@windelsmarx.com; n159@ecfcbis.com
Kevin Zazzera on behalf of Debtor Yvonne A. Hannam kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 Yvonne A. HannamSocial Security number or ITIN **xxx-xx-2586**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-19-41412-cec****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Yvonne A. Hannam

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: June 18, 2019

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.